

Certificate Number: 02470-NJ-DE-036683399

Bankruptcy Case Number: 22-14482



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 13, 2022, at 10:42 o'clock PM EDT, Merdis E Hill completed a course on personal financial management given by internet by Isabel C. Balboa, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 14, 2022 By: /s/Connie Gerhardt

Name: Connie Gerhardt

Title: TENS Instructor